

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Digna Jackeline Ramos  
 Debtor

Case No. 16-16120-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: JEGilmore  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Nov 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2019.

db +Digna Jackeline Ramos, 820 E. Turner Street, Allentown, PA 18109-2121  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 13823496 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 13876671 +David S. Gellert, Esquire, 1244 Hamilton Street, Suite 204, Allentown, PA 18102-4699  
 13784265 +ERT Collections, 1609 Fair Oaks Avenue, South Pasadena, CA 91030-4736  
 13784266 +George N. Ramos, 820 E. Turner Street, Allentown, PA 18109-2121  
 13784269 +Home Depot Credit Services, P.O. Box 790345, Saint Louis, MO 63179-0345  
 13806492 +Household Finance Consumer Discount Company, c/o HSBC Mortgage Services, Inc.,  
 P.O. Box 21188, Number Streetagan, Minnesota 55121-0188  
 13784273 +Macy's, P.O. Box 8218, Mason, OH 45040-8218  
 13993135 +Select Portfolio Servicing, as Servicer for U.S. Bank NA..., c/o KML Law Group, P.C.,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13988139 +U.S. Bank National Association, as inde, Serviced by Select Portfolio Servicing,,  
 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 16 2019 04:04:50  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 16 2019 04:05:32 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: gecsedirecoverycorp.com Nov 16 2019 04:07:56 Synchrony Bank,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13796012 E-mail/Text: ebnbankruptcy@ahm.honda.com Nov 16 2019 04:05:19  
 American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088,  
 Irving, TX 75016-8088, 866-716-6441  
 13837327 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Nov 16 2019 04:07:43  
 American InfoSource LP as agent for, Verizon, PO Box 248838,  
 Oklahoma City, OK 73124-8838  
 13784263 +E-mail/PDF: gecsedirecoverycorp.com Nov 16 2019 04:07:30 American Signature/Synchrony Bank,  
 P.O. Box 965036, Orlando, FL 32896-5036  
 13820745 +E-mail/Text: bankruptcy@caavps.com Nov 16 2019 04:05:26 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 13784264 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 16 2019 04:04:22 Comenity - Ann Taylor,  
 P.O. Box 659569, San Antonio, TX 78265-9569  
 13841491 E-mail/Text: bnc-quantum@quantum3group.com Nov 16 2019 04:04:26  
 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,  
 Kirkland, WA 98083-0657  
 13784271 +E-mail/Text: bncnotices@becket-lee.com Nov 16 2019 04:04:10 Kohl's, P.O. Box 3043,  
 Milwaukee, WI 53201-3043  
 13784272 +E-mail/PDF: gecsedirecoverycorp.com Nov 16 2019 04:07:56 Lowe's, P.O. Box 981064,  
 El Paso, TX 79998-1064  
 13829544 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 16 2019 04:05:08 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 13784274 +E-mail/PDF: cbp@onemainfinancial.com Nov 16 2019 04:07:54 One Main Financial,  
 P.O. Box 6042, Sioux Falls, SD 57117-6042  
 13814884 +E-mail/PDF: cbp@onemainfinancial.com Nov 16 2019 04:07:05 Onemain, 605 Munn Road,  
 FT Mill, SC 29715-8421  
 13850808 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 16 2019 04:19:01  
 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
 13784275 +E-mail/PDF: gecsedirecoverycorp.com Nov 16 2019 04:07:55 QCard/Synchrony Bank,  
 P.O. Box 530905, Atlanta, GA 30353-0905  
 13784276 +E-mail/PDF: gecsedirecoverycorp.com Nov 16 2019 04:07:06 QVC/Synchrony Bank,  
 P.O. Box 965020, Orlando, FL 32896-5020  
 13821219 E-mail/Text: bnc-quantum@quantum3group.com Nov 16 2019 04:04:26  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 13787296 E-mail/PDF: rmscedirecoverycorp.com Nov 16 2019 04:07:11  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13784277 +E-mail/PDF: gecsedirecoverycorp.com Nov 16 2019 04:07:56 Synchrony Bank - HHgregg,  
 P.O. Box 960061, Orlando, FL 32896-0061  
 13784278 +E-mail/PDF: gecsedirecoverycorp.com Nov 16 2019 04:07:06 Synchrony Bank, P.O. Box 965020,  
 Orlando, FL 32896-5020  
 13784279 +E-mail/PDF: gecsedirecoverycorp.com Nov 16 2019 04:07:04 Synchrony Bank - Evine Live,  
 P.O. Box 960009, Orlando, FL 32896-0009  
 13784280 +E-mail/PDF: gecsedirecoverycorp.com Nov 16 2019 04:07:30 Synchrony Bank/JCP,  
 P.O. Box 9600980, Orlando, FL 32896-0001

District/off: 0313-4

User: JEGilmore  
Form ID: 138NEW

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Nov 15, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13784281 +E-mail/PDF: gecsed@recoverycorp.com Nov 16 2019 04:07:30 TJ Max, Synchrony Bnak,  
P.O. Box 965060, Orlando, FL 32896-5060  
13784282 +E-mail/Text: wfmelectronicbankruptcyntifications@verizonwireless.com Nov 16 2019 04:03:30  
Verizon Wireless, P.O. Box 26055, Minneapolis, MN 55426-0055

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Select Portfolio Servicing, as Servicer for U.S. Bank NA...  
13784270\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
(address filed with court: Honda Financial Services, P.O. Box 65507, Wilmington, DE 19808)  
13784267\* +George N. Ramos, 820 E. Turner Street, Allentown, PA 18109-2121  
cr ##+SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412  
13784268 ##+HFC, P.O. Box 1231, Brandon, FL 33509-1231

TOTALS: 1, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 17, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2019 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Digna Jackeline Ramos dsgatn@rcn.com,  
r46641@notify.bestcase.com  
KEVIN G. MCDONALD on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-6, Mortgage-Backed Notes, Series 2017-6  
bkgroup@kmlawgroup.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,  
ecf\_frpa@trustee13.com  
MATTEO SAMUEL WEINER on behalf of Creditor Select Portfolio Servicing bkgroup@kmlawgroup.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, as indenture trustee,  
for the holders of the CIM Trust 2017-6, Mortgage-Backed Notes, Series 2017-6  
bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Digna Jackeline Ramos  
Debtor(s)

Bankruptcy No: 16-16120-elf  
Chapter: 13

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***NOTICE OF DEADLINES***

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.

☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.

4. All objections must be filed with the Clerk at the following address:

400 Washington Street  
Suite 300  
Reading, PA 19601

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 11/15/19